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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

PNC Bank, National Association

In Re:

Barry H. Ohringer

Debtor.

Manual Control of No.

Order Filed on January 6, 2023 by Clerk, U.S. Bankruptcy Court District of New Jersey

Case No.: 19-13989 SLM

Adv. No.:

Hearing Date: 1/11/23 @ 10:00 a.m.

Judge: Stacey L. Meisel

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: January 6, 2023

Honorable Stacey L. Meisel United States Bankruptcy Judge

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Debtor: Barry J. Ohringer Case No: 19-13989 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a certification of default as to real property located at 63 Mill Pond Road, Little Falls, NJ, 07424, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Camille J. Kassar, Esquire, attorney for Debtor, and for and the parties having consensually resolved the motion,

It is **ORDERED, ADJUDGED and DECREED** that as of December 22, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 5, 2022 through December 5, 2022 for a total post-petition default of \$2,587.88(4 @ \$730.18, less suspense \$332.84); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$2,587.88 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **ORDERED**, **ADJUDGED** and **DECREED** the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume January 5, 2023, directly to Secured Creditor's servicer, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.